

MEDIA RELEASE

RELIANCE HOME FINANCE REPORTS STRONG GROWTH IN ASSETS AND PROFITABILITY

Q4 FY18 TOTAL INCOME AT RS. 450 CRORE (US\$ 69 MILLION) - UP 20%

Q4 FY18 PROFIT BEFORE TAX AT RS. 90 CRORE (US\$ 14 MILLION) - UP 116%

FY18 TOTAL INCOME AT RS. 1,671 CRORE (US\$ 257 MILLION) - UP 46%

FY18 PROFIT BEFORE TAX AT RS. 272 CRORE (US\$ 42 MILLION) - UP 97%

ASSETS UNDER MANAGEMENT AT RS. 16,379 CRORE (US\$ 2.5 BILLION) - UP 47%

FY18 DISBURSEMENTS AT RS. 8,695 CRORE (US\$ 1.3 BILLION) - UP 19%

FY18 NET INTEREST MARGIN ROSE FROM 3.4% IN FY17 TO 3.9% IN FY18

GROSS NPA RATIO REMAINED STABLE AT 0.8% AS ON MARCH 2018

PROPOSED DIVIDEND OF RS. 1 PER SHARE

Mumbai, April 24, 2018: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **year ended March 31, 2018**. The key highlights are:

- As on March 31, 2018, the **assets under management** stood at **Rs. 16,379 crore (US\$ 2.5 billion) - a YoY increase of 47%**.
- For the year ended March 31, 2018, **disbursements** were **Rs. 8,695 crore (US\$ 1.3 billion) - a YoY increase of 19%**
- For the year ended March 31, 2018, **total income** was **Rs. 1,671 crore (US\$ 257 million) - a YoY increase of 46%**
- For the year ended March 31, 2018, **Profit before Tax** was **Rs. 272 crore (US\$ 42 million) - a YoY increase of 97%**
- **Cost-to-income ratio improved** to **38%** in FY18 **vis-à-vis** 55% in FY17
- **Gross NPA ratio** remained stable at **0.8%** as on March 31, 2018
- Network expanded to **54 cities** catering to **125 locations**, with **over 45,000 client accounts**

“FY18 has been a great year. RHFL grew at a faster pace than the industry, and significantly improved profits, driven by our continued focus on operating efficiencies and, emphasis on self-employed customers and affordable housing, both of which have a very high growth potential”, said Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance.

Shareholding Pattern as on March 31, 2018:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	75.0%
Foreign Investors - FIIs, NRIs and others	3,14,59,110	6.5%
Domestic institutions / Banks / Mutual Funds	2,63,55,652	5.4%
Indian Public and others	6,34,92,565	13.1%
Total - 8.9 lakh shareholders	48,50,58,818	100.0%

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHF) (BSE:540709, NSE:RHFLEQ), part of Reliance Capital, is one of the country's leading private sector Home Loan Companies, incorporated in the year 2008. The Company's equity shares got listed on Indian Stock Exchanges from September 22, 2017.

RHF provides a wide range of solutions like Home loans, Affordable housing loans, LAP and Construction Finance. The Company also provides property solutions' services that help customers find their dream homes/property, along with financing.

The Company has a strong distribution network with more than 125 locations, through a "hub and spoke" model, across the country, serving over 45,000 client accounts. For more information visit www.reliancehomefinance.com

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About Reliance Capital

www.reliancecapital.co.in

Reliance Capital Limited, a part of the Reliance Group, is one of India's leading private sector financial services companies. It ranks amongst the top private sector financial services and banking groups, in terms of net worth. The Company is a constituent of MSCI Global Small Cap Index.

Reliance Capital has interests in asset management and mutual funds, life, health and general insurance, commercial and home finance, stock broking, wealth management services, distribution of financial products, asset reconstruction, proprietary investments and other activities in financial services.

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